## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In re:	:		)	CASE NO: 11-40417-659 Chapter 13
	DEREK S SMITH		)	
			)	Trustee's Objection to Confirmation
	TRACIE S SMITH		)	
			)	Original confirmation hearing
		Debtor(s)	)	set for Mar 03, 2011 11:00 AM

## TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN

**COMES NOW** John V. LaBarge, Jr., Standing Chapter 13 Trustee, and for his objection to confirmation states as follows:

- 1. The plan does not provide sufficient funds to pay all creditors entitled to full payment, including fair market value of secured claims and priority debts. 11 USC Secs. 1322(a)(2) & 1325(a)(5)(B)(ii)
- 2. The set monthly payments to be made by the Trustee exceed the plan payment.
- 3. The plan is ambiguous or incapable of ascertainment (11 U.S.C. Secs. 1321 & 1325(a)(3)) because:
  - A.3C DOES NOT SPECIFY WHICH SALLIE MAE LOAN IS BEING PAID.
  - B.PLAN FAILS TO ADDRESS SURRENDER OF NONRESIDENCE.
- 4. PLAN DOES NOT ADDRESS ENTIRE CHILD SUPPORT DEBT TO WHICH DEBTOR TESTIFIED. SCHEDULE E DOES NOT INCLUDE THIS DEBT.

WHEREFORE the Trustee prays the Court enter its order denying confirmation of the proposed plan.

/s/ John V. LaBarge, Jr.

KLW-351

John V LaBarge Jr

Copy served on the following either Chapter 13 Trustee
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